

**Information to identify the case:**

Debtor 1	<u>David J. Lloyd</u>	Social Security number or ITIN	xxx-xx-9154
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nichole M. Lloyd</u>	Social Security number or ITIN	xxx-xx-7434
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24162-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David J. Lloyd

Nichole M. Lloyd

1/12/24

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
David J. Lloyd  
Nichole M. Lloyd  
Debtors

Case No. 18-24162-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 12, 2024

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ David J. Lloyd, Nichole M. Lloyd, 38 Field and Stream Road, Marianna, PA 15345-1071
14937336	# Angott Surgical Associates, 88 Wellness Way, Washington, PA 15301-9720
14937340	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court., Collection Service Center, Inc., 250 Mount Lebanon Boulevard, P.O. Box 14931, Pittsburgh, PA 15234-0931
14937338	Children's Hospital of PGH/Express Care, P.O. Box 382059, Attn: Patient Accounting Department, Pittsburgh, PA 15250-8059
14937342	Greater Washington Radiologist, P.O. Box 951847, Cleveland, OH 44193-0020
14937348	+ Pathology Associates of Washington, PA, 155 Wilson Avenue, Washington, PA 15301-3336
14937352	+ WHS Cardiovascular Care, P.O. Box 855, Washington, PA 15301-0855

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 13 2024 04:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 13 2024 04:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14937337	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2024 00:10:05	CACH, LLC, 4340 South Monaco Street--2nd Floor, Denver, CO 80237-3485
14963123	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2024 23:58:08	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14937339	Email/Text: bankruptcy@clearviewfcu.org	Jan 13 2024 00:00:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
14937341	+ EDI: CCUSA.COM	Jan 13 2024 04:47:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-7209
14937343	EDI: LCIICSYSTEM	Jan 13 2024 04:47:00	IC System, Inc., 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378

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14937344	EDI: IRS.COM	Jan 13 2024 04:47:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14937345	^ MEBN	Jan 12 2024 23:50:04	KML Law Group, Suite 5000 BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1541
15232257	+ EDI: AISMIDFIRST	Jan 13 2024 04:47:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15028983	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 12 2024 23:59:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14937346	EDI: AGFINANCE.COM	Jan 13 2024 04:47:00	One Main Financial, P.O. Box 3251, Evansville, IN 47731-3251
14937347	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 12 2024 23:59:00	Pacific Union Financial, 1603 LBJ Freeway--Suite 500, Farmers Branch, TX 75234-6071
14973020	+ Email/Text: bncmail@w-legal.com	Jan 13 2024 00:00:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14937349	EDI: WTRRN BANK.COM	Jan 13 2024 04:47:00	Target National Bank, c/o Target Card Services, P.O. Box 1581, Minneapolis, MN 55440-1581
14963473	Email/Text: BNCnotices@dcmsservices.com	Jan 13 2024 00:00:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14972603	+ EDI: LCIFULLSRV	Jan 13 2024 04:47:00	Varius Holdings, LLC, PO BOX 1931, Burlingame, CA 94011-1931
14968367	EDI: AIS.COM	Jan 13 2024 04:47:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14937350	+ EDI: VERIZONCOMB.COM	Jan 13 2024 04:47:00	Verizon Wireless Bankruptcy Admin., 500 Technology Drive--Suite 500, Weldon Springs, MO 63304-2225
14966556	EDI: WFFC2	Jan 13 2024 04:47:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14937351	EDI: WFFC2	Jan 13 2024 04:47:00	Wells Fargo Card Services, P.O. Box 522, Des Moines, IA 50306-0522
14937353	Email/Text: bankruptcydept@wyn.com	Jan 13 2024 00:01:00	Wyndham Vacation Resorts, Inc., P.O. Box 97474, Las Vegas, NV 89195-0414

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Pacific Union Financial, LLC
cr	*+	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-4212
14960689	*+	Pacific Union Financial, LLC, 1603 LBJ Freeway Suite 500, Farmers Branch, TX 75234-6071

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: Jan 12, 2024

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Pacific Union Financial LLC bnicholas@kmlawgroup.com
Daniel White	on behalf of Debtor David J. Lloyd lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel White	on behalf of Joint Debtor Nichole M. Lloyd lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Samuel James Pasquarelli	on behalf of Creditor Clearview Federal Credit Union sjp@sgkpc.com pms@sgkpc.com

TOTAL: 8